

ABIOLA LAWAL

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SUMMARY

Dedicated Financial Inclusion specialist with 5+ years of experience in Credit, Retail, Risk Management, Sales, and Marketing. Proven leadership in empowering MSMEs through data-driven loan assessments, portfolio management, and recovery. Currently pursuing a diploma in Data Analytics to enhance analytical expertise

PROFESSIONAL WORK EXPERIENCE

Credit Risk Manager **July 2024 - Present**
Smart Access Fintech – Abuja, Nigeria

- **Managed the Recovery Department:** Led recovery efforts, focusing on overdue accounts and implementing effective strategies to minimize non-performing loans.
- **Conducted Comprehensive Credit Risk Assessments:** Evaluated corporate clients by analyzing financial statements, credit reports, and industry trends to determine creditworthiness.
- **Developed and Maintained Client Relationships:** Provided financial advice and tailored solutions to clients, improving their creditworthiness and fostering long-term partnerships.
- **Collaborated with Cross-Functional Teams:** Worked with various departments to ensure accurate and timely credit decisions that aligned with the bank's policies and objectives.
- **Monitored and Analyzed Credit Exposures:** Identified potential risks within the loan portfolio and implemented strategies to mitigate these risks effectively.
- **Prepared Detailed Credit Reports:** Generated comprehensive credit reports and presented findings to senior management, facilitating informed decision-making.

SME Credit/Risk Analyst **April 2021 - July 2024**
AB Microfinance Bank – Nnewi, Anambra Nigeria

- **Loan Assessments:** Conducted in-depth evaluations through direct client interactions.
- **Sales Collaboration:** Worked with sales teams to develop effective promotional strategies.
- **Loan Proposals:** Presented loan proposals to credit committees for approval.
- **Client Relationship Management:** Strengthened relationships to boost client retention.
- **Financial Analysis:** Utilized Excel for thorough financial statement reviews.
- **Portfolio Management:** Drove portfolio growth while ensuring quality.
- **Cross-selling:** Maximized financial outcomes by promoting complementary products.

Team Lead**January 2018 - September 2019**

Grace and Mercy Household Improvement Investment Initiative – Ibadan, Nigeria

- Led a team of five loan officers, ensuring smooth branch operations.
- Conducted and contributed to committee meetings, generating insightful reports.
- Coordinated with sales and marketing to optimize loan services and implemented innovative repayment structures.
- Managed relationships with key stakeholders, contributing to business growth

EDUCATIONAL BACKGROUND

Baze University – FCT, Abuja, Nigeria
Diploma in Data Analytics.**February 2024 – March 2025****Kodex Africa** – Awka, Anambra, Nigeria
Data Analysis Program**February 2024 – June 2024****Alx Africa** – Nigeria
AI Career Essentials Program**February 2024 – April 2024****University of Ibadan** – Ibadan, Nigeria
B.sc Wood Products Engineering.**May 2013 – February 2017****TRAINING AND LICENSE**

Chartered Institute of Bankers of Nigeria (In View)

Certified Credit Risk Manager from the Chartered Institute of Risk and Loan Risk Management

Professional Customer Care Service certification from ISON BPO

EXTRACURRICULAR ACTIVITIES

Community Champion Leader, ALX Africa**June 2024 - Present**

As a Community Champion, offering expert guidance to peers, mentoring struggling learners, and helping them complete deliverables, showcasing dedication, problem-solving, and leadership skills

SKILLS

• Data Analytics (Microsoft Excel, Microsoft Powerbi, Python, AI, SQL)	• Strategic Planning, Manupulation and Visualization, Effective Communication	• Data and Underwritting, SME Business Lead	• Project Coordination, Loan
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LANGUAGES

• Yoruba - Native	• English - Expert	• Igbo - Beginner
• Hausa - Beginner		